What is claimed is:

1   1. A communications method comprising:

2   putting a communication from a user's terminal on hold;

3   customizing a computer program for the user; and

4   downloading the customized computer program to the terminal

5   for execution by the terminal while the terminal's communication is on

6   hold.

1   2. The method of claim 1 further comprising:

2   in response to the downloading, the terminal executing the

3   downloaded program while the terminal's communication is on hold;

4   taking the communication off hold; and

5   in response to the taking, the terminal ceasing execution of the

6   downloaded program.

1   3. The method of claim 1 wherein:

2   putting the communication on hold comprises one of

3   (a) a handler of the communication putting the communication

4   on hold, and

5   (b) in response to receiving the communication, enqueueing the

6   communication until a resource becomes available to handle the

7   communication.

1   4. The method of claim 1 further comprising:

2   taking the communication off hold; and

3   prior to taking the communication off hold, alerting the user that

4   the communication is about to be taken off hold.

1   5. The method of claim 1 wherein:

2   putting the communication on hold comprises

3   negotiating with the terminal an amount of time that the

4   communication will remain on hold.

1   6. The method of claim 5 wherein:

2   customizing a computer program comprises

3   selecting a computer program that can be executed within the

4   negotiated amount of time.

1   7. The method of claim 5 wherein:

2   downloading a computer program includes

3   downloading a countdown program whose execution indicates

4   to the user progress of expiration of the negotiated amount of time.

1   8. The method of claim 7 further comprising:

2   in response to a change in conditions affecting the amount of

3   time that the communication will remain on hold, adjusting the amount of

4   time indicated by the countdown program to reflect the change.

1   9. The method of claim 1 wherein:

2   customizing a computer program comprises

3   estimating an amount of time that the communication will

4   remain on hold; and

5   selecting a computer program that can be executed within the

6   estimated amount of time.

1   10. The method of claim 9 wherein:

2   downloading a computer program includes

3   downloading a countdown program whose execution indicates

4   to the user progress of expiration of the estimated amount of time.

1   11. The method of claim 10 further comprising:

2   in response to a change in conditions affecting the amount of

3   time that the communication will remain on hold, adjusting the amount of

4   time indicated by the countdown program to reflect the change.

1   12. The method of claim 1 wherein:

2   customizing a computer program comprises

3   selecting a presentation program, whose execution presents

4   information to the user.

1   13. The method of claim 1 wherein:

2   customizing a computer program comprises

3   selecting an interactive program whose execution causes the

4   terminal to interact with the user.

1   14. The method of claim 13 further comprising:

2   receiving from the terminal information gathered at the terminal

3   via said execution of the downloaded program.

1   15. The method of claim 1 wherein:

2   customizing a computer program comprises

3   identifying at least one of the user and the terminal; and

4   customizing the computer program for the identified at least

5   one of the user and the terminal.

1   16. The method of claim 1 wherein:

2   customizing a computer program comprises

3   identifying a universal resource locator (URL) of a Web page

4   from which the user initiated the communication; and

5   customizing the computer program for the identified URL.

1   17. The method of claim 1 wherein:

2   putting a communication on hold comprises

3   putting on hold a voice or a data call between the terminal and

4 a call center.

1   18. A communications method comprising:

2   having a communication between a user's terminal and a

3 communications entity put on hold by the communications entity;

4   receiving at the terminal a computer program customized for

5 the user from the communications entity; and

6   executing the received computer program at the terminal while

7 the communication is on hold.

1   19. The method of claim 18 wherein:

2   having a communication put on hold comprises

3   negotiating with the communications entity an amount of time

4 that the communication will remain on hold.

1   20. The method of claim 18 further comprising:

2   having the communication taken off hold by the

3 communications entity; and

4   in response, the terminal ceasing execution of the received

5 computer program.

1   21. The method of claim 20 wherein:

2   executing comprises

3   interacting with the user by executing an interactive said

4 received computer program; and

5   ceasing execution comprises

6   sending to the communications entity information gathered from

7 the user via the interacting.

1   22. The method of claim 18 further comprising:

2   having the communication taken off hold by the

3   communications entity;

4   prior to having the communication taken off hold, the terminal

5   receiving notification from the communications entity that the

6   communication is about to be taken off hold; and

7   in response, the terminal alerting the user.

1   23. An apparatus that performs the method of claim 1 or 3 or 4

2   or 5 or 6 or 7 or 8 or 9 or 10 or 11 or 12 or 13 or 14 or 15 or 16 or 17.

1   24. The apparatus of claim 23 comprising an automatic call

2   distributor.

1   25. An apparatus that performs the method of claim 18 or 19 or

2   20 or 21 or 22.

1   26. The apparatus of claim 21 comprising a user

2   communications terminal.

1   27. A computer-readable medium contain software which,

2   when executed in a computer, causes the computer to perform the

3   method of claim 1 or 2 or 3 or 4 or 5 or 6 or 7 or 8 or 9 or 10 or 11 or 12 or

4   13 or 14 or 15 or 16 or 17 or 18 or 19 or 20 or 21 or 22.